

Harvey Series 2017-1 Trust

Investor Report

As at 30-Sep-25

Transaction Details

Servicer	Great Southern Bank
Manager	CUA Management Pty Ltd
Trustee	Perpetual Trustee Company Limited
Security Trustee	P.T.Limited
Liquidity Facility Provider	National Australia Bank Limited
Bank Account	National Australia Bank Limited
Swap Provider	Great Southern Bank
Standby Swap Provider	National Australia Bank Limited

Summary Information

Total Current Balance:	\$ 108,116,323
Total Number of Loans:	907
Average Current Balance:	\$ 119,202
Highest Current Balance:	\$ 626,967
Average Approval LVR	66.70%
Weighted Average Approval LVR	68.91%
Average Scheduled LVR	36.37%
Weighted Average Scheduled LVR	44.94%
Average Seasoning (Months):	164.56
Weighted Average Seasoning (Months):	151.27
Average Remaining Loan Term (Months):	177.58
Weighted Average Remaining Term:	195.55
Maximum Remaining Term (Months):	255.67
Weighted Average Variable Rate:	6.14%
Weighted Average Fixed Rate:	5.51%
Weighted Average Rate on All Loans:	6.11%
Percentage (by value) of Variable Rate Loans:	94.52%
Percentage (by value) of Fixed Rate Loans:	5.48%
Owner Occupied by Dollar Value	\$ 78,814,011
Percentage Owner Occupied	72.90%
Pool reduction	\$ 2,342,273
Monthly Repayment speed	2.12%
Available room till fixed cap threshold (45%) reached	39.52%

Current Month Mortgage Transaction Data	
Mortgage Portfolio Balance At Start of Period	\$ 110,458,596
Scheduled Repayments Received During Period	(\$ 986,047)
Unscheduled Repayments Received During Period	(\$ 2,228,874)
Redraws	\$ 451,680
Interest	\$ 420,968
Other Charges	\$ 0
Mortgage Portfolio Balance At End of Period	\$ 108,116,323
Further Advances repurchased: Interest	\$ 351
Waived Mortgagor Break Costs paid by the Servicer	\$ 0
Interest Offset	\$ 124,480
Defaulted Amounts (ie shortfalls written off)	\$ 0
Recovered amount of write off	\$ 0

Table 1 - Mortgage Pool by Loan-to-Valuation Ratio at Approval

Approval LVR	Number of Loans		Approval Amount		Average Balance
	#	%	\$	%	
> 0% <= 25%	24	2.65%	\$ 4,519,305	1.64%	\$ 188,304
> 25% <= 30%	16	1.76%	\$ 2,312,832	0.84%	\$ 144,552
> 30% <= 35%	19	2.09%	\$ 3,678,512	1.33%	\$ 193,606
> 35% <= 40%	36	3.97%	\$ 7,461,434	2.70%	\$ 207,262
> 40% <= 45%	37	4.08%	\$ 10,009,024	3.63%	\$ 270,514
> 45% <= 50%	37	4.08%	\$ 10,160,978	3.68%	\$ 274,621
> 50% <= 55%	53	5.84%	\$ 13,668,267	4.95%	\$ 257,892
> 55% <= 60%	72	7.94%	\$ 23,735,965	8.60%	\$ 329,666
> 60% <= 65%	77	8.49%	\$ 22,186,710	8.04%	\$ 288,139
> 65% <= 70%	60	6.62%	\$ 19,530,839	7.08%	\$ 325,514
> 70% <= 75%	93	10.25%	\$ 31,235,931	11.32%	\$ 335,870
> 75% <= 80%	247	27.23%	\$ 87,578,434	31.73%	\$ 354,569
> 80% <= 85%	46	5.07%	\$ 14,531,861	5.26%	\$ 315,910
> 85% <= 90%	34	3.75%	\$ 8,616,437	3.12%	\$ 253,425
> 90% <= 95%	33	3.64%	\$ 10,059,860	3.64%	\$ 304,844
> 95% <= 100%	23	2.54%	\$ 6,726,543	2.44%	\$ 292,458
Total	907	100.00%	\$ 276,012,931	100.00%	\$ 304,314

Table 2 - Mortgage Pool by Current Loan-to-Valuation Ratio

Current LVR	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0% <= 25%	243	26.79%	\$ 11,837,908	10.95%	\$ 48,716
> 25% <= 30%	88	9.70%	\$ 5,973,399	5.52%	\$ 67,880
> 30% <= 35%	100	11.03%	\$ 8,771,048	8.11%	\$ 87,710
> 35% <= 40%	99	10.92%	\$ 12,637,182	11.69%	\$ 127,648
> 40% <= 45%	73	8.05%	\$ 9,041,839	8.36%	\$ 123,861
> 45% <= 50%	92	10.14%	\$ 14,715,964	13.61%	\$ 159,956
> 50% <= 55%	84	9.26%	\$ 14,903,232	13.78%	\$ 177,419
> 55% <= 60%	56	6.17%	\$ 12,627,660	11.68%	\$ 225,494
> 60% <= 65%	52	5.73%	\$ 12,535,541	11.59%	\$ 241,068
> 65% <= 70%	15	1.65%	\$ 3,595,634	3.33%	\$ 239,709
> 70% <= 75%	2	0.22%	\$ 682,440	0.63%	\$ 341,220
> 75% <= 80%	3	0.33%	\$ 794,477	0.73%	\$ 264,826
> 80% <= 85%	0	0.00%	\$ 0	0.00%	\$ 0
> 85% <= 90%	0	0.00%	\$ 0	0.00%	\$ 0
> 90% <= 95%	0	0.00%	\$ 0	0.00%	\$ 0
> 95% <= 100%	0	0.00%	\$ 0	0.00%	\$ 0
Total	907	100.00%	\$ 108,116,323	100.00%	\$ 119,202

Table 3 - Mortgage Pool by Current Loan Balances

Current Loan Balance	Number of Loans		Current Balance		Average LVR
	#	%	\$	%	
> \$ 0 <= \$ 50,000	315	34.73%	\$ 4,222,552	3.91%	26.25%
> \$ 50,000 <= \$ 100,000	151	16.65%	\$ 11,390,900	10.54%	32.84%
> \$ 100,000 <= \$ 150,000	144	15.88%	\$ 18,174,013	16.81%	37.40%
> \$ 150,000 <= \$ 200,000	98	10.80%	\$ 17,106,723	15.82%	45.03%
> \$ 200,000 <= \$ 250,000	81	8.93%	\$ 18,135,898	16.77%	47.90%
> \$ 250,000 <= \$ 300,000	57	6.28%	\$ 15,390,543	14.24%	49.00%
> \$ 300,000 <= \$ 350,000	21	2.32%	\$ 6,786,281	6.28%	52.05%
> \$ 350,000 <= \$ 485,800	34	3.75%	\$ 13,625,317	12.60%	53.82%
> \$ 485,800 <= \$ 500,000	0	0.00%	\$ 0	0.00%	0.00%
> \$ 500,000 <= \$ 750,000	6	0.66%	\$ 3,284,098	3.04%	60.56%
> \$ 750,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	0.00%
Total	907	100.00%	\$ 108,116,323	100.00%	36.37%

Table 4 - Mortgage Pool by Available Redraw

Current Loan Balance Plus Available Redraw	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> \$ 0 <= \$ 50,000	468	61.18%	\$ 6,442,249	14.97%	\$ 13,765
> \$ 50,000 <= \$ 100,000	152	19.87%	\$ 11,021,780	25.61%	\$ 72,512
> \$ 100,000 <= \$ 150,000	70	9.15%	\$ 8,475,728	19.69%	\$ 121,082
> \$ 150,000 <= \$ 200,000	34	4.44%	\$ 5,901,328	13.71%	\$ 173,568
> \$ 200,000 <= \$ 250,000	22	2.88%	\$ 4,968,269	11.54%	\$ 225,830
> \$ 250,000 <= \$ 300,000	8	1.05%	\$ 2,178,554	5.06%	\$ 272,319
> \$ 300,000 <= \$ 400,000	9	1.18%	\$ 3,186,794	7.40%	\$ 354,088
> \$ 400,000 <= \$ 500,000	2	0.26%	\$ 868,277	2.02%	\$ 434,138
> \$ 500,000 <= \$ 1,000,000	0	0.00%	\$ 0	0.00%	\$ 0
Total	765	100.00%	\$ 43,042,979	100.00%	\$ 56,265

Table 5 - Fixed Rate Mortgages by Fixed Rate Term

Maturity of Current Interest Rate Fixing	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 6 mths	14	37.84%	\$ 2,282,351	38.55%	\$ 163,025
> 6 <= 12 mths	10	27.03%	\$ 1,556,690	26.29%	\$ 155,669
> 12 <= 24 mths	9	24.32%	\$ 1,594,660	26.94%	\$ 177,184
> 24 <= 36 mths	3	8.11%	\$ 330,349	5.58%	\$ 110,116
> 36 <= 60 mths	1	2.70%	\$ 156,166	2.64%	\$ 156,166
Total	37	100.00%	\$ 5,920,217	100.00%	\$ 160,006

Table 6 - Mortgage Pool by Months Since Drawdown

Days Since Drawdown	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 3 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 3 <= 6 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 6 <= 12 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 12 <= 18 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 18 <= 24 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 24 <= 36 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 36 <= 48 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 48 <= 60 mths	0	0.00%	\$ 0	0.00%	\$ 0
> 60 <= 160 mths	482	53.14%	\$ 72,703,624	67.25%	\$ 150,837
> 160 <= 360 mths	425	46.86%	\$ 35,412,700	32.75%	\$ 83,324
Total	907	100.00%	\$ 108,116,323	100.00%	\$ 119,202

Table 7 - Mortgage Pool by Original Loan Term

Original Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	0	0.00%	\$ 0	0.00%	\$ 0
> 5 <= 10 years	2	0.22%	\$ 3,510	0.00%	\$ 1,755
> 10 <= 15 years	14	1.54%	\$ 488,282	0.45%	\$ 34,877
> 15 <= 20 years	59	6.50%	\$ 5,277,471	4.88%	\$ 89,449
> 20 <= 25 years	89	9.81%	\$ 10,738,373	9.93%	\$ 120,656
> 25 <= 30 years	742	81.81%	\$ 91,462,488	84.60%	\$ 123,265
> 30 <= 50 years	1	0.11%	\$ 146,200	0.14%	\$ 146,200
Total	907	100.00%	\$ 108,116,323	100.00%	\$ 119,202

Table 8 - Mortgage Pool by Remaining Loan Term

Remaining Loan Term	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
> 0 <= 5 years	17	1.87%	\$ 332,647	0.31%	\$ 19,567
> 5 <= 10 years	63	6.95%	\$ 5,248,403	4.85%	\$ 83,308
> 10 <= 15 years	387	42.67%	\$ 31,697,551	29.32%	\$ 81,906
> 15 <= 20 years	379	41.79%	\$ 59,723,475	55.24%	\$ 157,582
> 20 <= 25 years	61	6.73%	\$ 11,114,249	10.28%	\$ 182,201
> 25 <= 30 years	0	0.00%	\$ 0	0.00%	\$ 0
Total	907	100.00%	\$ 108,116,323	100.00%	\$ 119,202

Table 9 - Mortgage Pool by Product Codes

Product Codes	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Variable	870	95.92%	\$ 102,196,107	94.52%	\$ 117,467
Fixed (1 year)	1	0.11%	\$ 81,849	0.08%	\$ 81,849
Fixed (2 year)	10	1.10%	\$ 1,989,574	1.84%	\$ 198,957
Fixed (3 year)	14	1.54%	\$ 1,984,943	1.84%	\$ 141,782
Fixed (4 year)	0	0.00%	\$ 0	0.00%	\$ 0
Fixed (5 year)	12	1.32%	\$ 1,863,851	1.72%	\$ 155,321
Total	907	100.00%	\$ 108,116,323	100.00%	\$ 119,202

Table 10 - Mortgage Pool by Geographic Distribution

Location of Security Properties	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
BRISBANE METRO	273	30.10%	\$ 34,081,764	31.52%	\$ 124,842
QLD COUNTRY	139	15.33%	\$ 14,016,682	12.96%	\$ 100,839
SYD METRO	150	16.54%	\$ 19,844,019	18.35%	\$ 132,293
OTHER NSW METRO	51	5.62%	\$ 7,046,468	6.52%	\$ 138,166
NSW COUNTRY	57	6.28%	\$ 5,901,447	5.46%	\$ 103,534
ACT METRO	9	0.99%	\$ 1,252,999	1.16%	\$ 139,222
MELBOURNE METRO	205	22.60%	\$ 22,981,394	21.26%	\$ 112,104
VICTORIA COUNTRY	4	0.44%	\$ 614,886	0.57%	\$ 153,721
PERTH METRO	13	1.43%	\$ 1,247,222	1.15%	\$ 95,940
WA COUNTRY	3	0.33%	\$ 691,758	0.64%	\$ 230,586
ADELAIDE METRO	2	0.22%	\$ 436,030	0.40%	\$ 218,015
SA COUNTRY	0	0.00%	\$ 0	0.00%	\$ 0
DARWIN METRO	0	0.00%	\$ 0	0.00%	\$ 0
NT COUNTRY	0	0.00%	\$ 0	0.00%	\$ 0
HOBART METRO	0	0.00%	\$ 0	0.00%	\$ 0
TAS COUNTRY	1	0.11%	\$ 1,653	0.00%	\$ 1,653
UNDEFINED	0	0.00%	\$ 0	0.00%	\$ 0
TOTAL	907	100.00%	\$ 108,116,323	100.00%	\$ 119,202

Table 11 - Mortgage Pool by Post Code Concentration

Top 10 Post Codes by Current Balance	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
4305	10	1.10%	\$ 1,388,744	1.28%	\$ 138,874
4510	9	0.99%	\$ 1,337,692	1.24%	\$ 148,632
2560	5	0.55%	\$ 1,334,100	1.23%	\$ 266,820
4350	9	0.99%	\$ 1,132,613	1.05%	\$ 125,846
3029	10	1.10%	\$ 1,115,686	1.03%	\$ 111,569
4006	4	0.44%	\$ 1,014,763	0.94%	\$ 253,691
4165	10	1.10%	\$ 961,950	0.89%	\$ 96,195
2203	2	0.22%	\$ 954,189	0.88%	\$ 477,094
2750	4	0.44%	\$ 940,313	0.87%	\$ 235,078
4035	5	0.55%	\$ 910,553	0.84%	\$ 182,111
Total	68	7.50%	\$ 11,090,603	10.26%	\$ 163,097

Table 12 - Mortgage Pool by Days in Arrears

Number of Days in Arrears				Number of Loans		Current Balance		Amount In Arrears	
				#	%	\$	%	\$	
>=	0	<=	1	days	898	99.01%	\$ 106,019,588	98.06%	\$ 6,463
>	1	<=	7	days	3	0.33%	\$ 451,088	0.42%	\$ 1,084
>	7	<=	30	days	4	0.44%	\$ 1,054,483	0.98%	\$ 4,600
>	30	<=	60	days	1	0.11%	\$ 349,457	0.32%	\$ 4,893
>	60	<=	90	days	0	0.00%	\$ 0	0.00%	\$ 0
>	90	<=	120	days	0	0.00%	\$ 0	0.00%	\$ 0
>	120	<=	150	days	0	0.00%	\$ 0	0.00%	\$ 0
>	150	<=	180	days	0	0.00%	\$ 0	0.00%	\$ 0
>	180	<=		days	1	0.11%	\$ 241,708	0.22%	\$ 22,017
Total					907	100.00%	\$ 108,116,323	100.00%	\$ 39,057

Table 13 - Mortgage Pool by Uniform Consumer Credit Code Regulation

Regulated by Credit Code	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Regulated Loans	722	79.60%	\$ 78,814,011	72.90%	\$ 109,161
Non-Regulated Loans	185	20.40%	\$ 29,302,312	27.10%	\$ 158,391
Total	907	100.00%	\$ 108,116,323	100.00%	\$ 119,202

Table 14 - Mortgage Pool by Loan Purpose

Loan Purpose	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Refinance	213	23.48%	\$ 25,640,883	23.72%	\$ 120,380
Renovation	43	4.74%	\$ 4,196,929	3.88%	\$ 97,603
Purchase - New Dwelling	51	5.62%	\$ 5,268,433	4.87%	\$ 103,303
Purchase - Existing Dwelling	372	41.01%	\$ 42,444,649	39.26%	\$ 114,099
Buy Home (Investment)	87	9.59%	\$ 11,702,828	10.82%	\$ 134,515
Other	141	15.55%	\$ 18,862,601	17.45%	\$ 133,777
Total	907	100.00%	\$ 108,116,323	100.00%	\$ 119,202

Table 15 - Mortgage Pool by Mortgage Insurer

Mortgage Insurer	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
GENWORTH INSURANCE	136	14.99%	\$ 12,307,733	11.38%	\$ 90,498
QBE LMI	771	85.01%	\$ 95,808,590	88.62%	\$ 124,265
Uninsured	0	0.00%	\$ 0	0.00%	\$ 0
Total	907	100.00%	\$ 108,116,323	100.00%	\$ 119,202

Table 16 - Interest Only Loans

Repayment Category	Number of Loans		Current Balance		Average Balance
	#	%	\$	%	
Principal and Interest Loans	900	99.23%	\$ 105,730,940	97.79%	\$ 117,479
Interest Only Loans	7	0.77%	\$ 2,385,384	2.21%	\$ 340,769
Total	907	100.00%	\$ 108,116,323	100.00%	\$ 119,202

DISTRIBUTION SUMMARY

Amounts received into Collections Account prior to Distribution Date:

Collections (including excess subscription monies on first determination date)	\$ 3,339,753
Interest Earnings on the Collections Account (excluding Cash Deposit)	\$ 8,583
Input Tax Credits Received From ATO	\$ 2,882
Net Fixed Rate Swap Receipt From Swap Provider	\$ 1,888
Net Basis Swap Receipt From Swap Provider	\$ 0
	\$ 3,353,105

Amounts to be paid by Trustee on Distribution Date:

Class A1 Principal to be paid to Class A1 Note Holders	\$ 1,961,038	
Class A1 Interest Payment to be paid to the Class A1 Note Holders:	\$ 356,492	\$ 2,317,530
Class A2 Principal to be paid to Class A2 Note Holders	\$ 49,026	
Class A2 Interest Payment to be paid to the Class A2 Note Holders:	\$ 9,482	\$ 58,508
Class AB Principal to be paid to Class AB Note Holders	\$ 186,503	
Class AB Interest Payment to be paid to the Class AB Note Holders:	\$ 38,603	\$ 225,106
Class B Principal to be paid to Class B Note Holders	\$ 87,423	
Class B Interest Payment to be paid to the Class B Note Holders:	\$ 19,450	\$ 106,874
Class C Principal to be paid to Class C Note Holders	\$ 46,626	
Class C Interest Payment to be paid to the Class C Note Holders:	\$ 12,090	\$ 58,716
Class D Principal to be paid to Class D Note Holders	\$ 11,656	
Class D Interest Payment to be paid to the Class D Note Holders:	\$ 4,243	\$ 15,899
Redraws		\$ 451,680
Trust Expenses		\$ 118,791
Total		\$ 3,353,105

Great Southern Bank, a business name of Credit Union Australia Ltd ABN 44 087 650 959 confirms that it retains a net economic interest of not less than 5 per cent of Series 2017-1 Harvey Series, in accordance with Article 405 of Regulation (EU) No. 575/2013